

PATENT

Paper No.

File: Carr-P1-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors : Philip Carragher, Steven Earl Webster  
Serial No. : 09/604,696  
Filed : June 26, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING  
Group Art Unit : 3693  
Examiner : Karmis, Stefanos

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MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

S I R :

On March 18, 2008, a Notice of Non-Compliance was received from the PTO in above-identified application.

The Notice of Non-Compliant Amendment states that the amendment to the claims received on October 23, 2007, does not comply with the requirements of 37 CFR 1.121(c) because the status identifiers of at least one claim is not one of the permissible identifiers.

In response, Applicant is filing the October 23, 2007, Amendment with corrected status identifiers and has titled the document Corrected Amendment and Response.

The Amendment itself has not been altered in any other way.

If any issue should surface, however, the Examiner is requested to call the undersigned to expedite prosecution. The Examiner is invited to contact the undersigned at the telephone number set out below if it can in any way expedite or facilitate issuance of a patent on the application.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: April 7, 2008

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